



Voluntary Petition (This page must be completed and filed in every case)		Document Page 2 of 45 Gustin, Clifford Weldon Gustin, Linda Ann		FORM B1, Page 2	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)					
Location Where Filed: <b>- None -</b>		Case Number:		Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)					
Name of Debtor: <b>- None -</b>		Case Number:		Date Filed:	
District:		Relationship:		Judge:	
<b>Signatures</b>					
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		
<b>X</b> <u>/s/ Clifford Weldon Gustin</u> Signature of Debtor <b>Clifford Weldon Gustin</b>			<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.		
<b>X</b> <u>/s/ Linda Ann Gustin</u> Signature of Joint Debtor <b>Linda Ann Gustin</b>			<b>X</b> <u>/s/ Oliver B. Pollak</u> <b>October 12, 2005</b> Signature of Attorney for Debtor(s) Date <b>Oliver B. Pollak</b>		
Telephone Number (If not represented by attorney) <b>October 12, 2005</b> Date			<b>Exhibit C</b> Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<b>Signature of Attorney</b> <b>X</b> <u>/s/ Oliver B. Pollak</u> Signature of Attorney for Debtor(s) <b>Oliver B. Pollak</b> Printed Name of Attorney for Debtor(s) <b>Pollak &amp; Hicks P.C.</b> Firm Name <b>216 Overland Wolf Centre</b> <b>6910 Pacific St #216</b> <b>Omaha, NE 68106</b> Address <b>(402) 345-1717 Fax: (402) 444-1724</b> Telephone Number <b>October 12, 2005</b> Date			<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  Printed Name of Bankruptcy Petition Preparer  Social Security Number (Required by 11 U.S.C. § 110(c).)  Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.			<b>X</b> _____ Signature of Bankruptcy Petition Preparer  Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
<b>X</b> _____ Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date					

**United States Bankruptcy Court**  
**Southern District of Iowa**

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	89,000.00		
B - Personal Property	Yes	3	4,817.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		51,669.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		65,618.47	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,514.62
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,215.68
Total Number of Sheets of ALL Schedules		26			
Total Assets			93,817.00		
Total Liabilities				117,287.47	

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Homestead: The South 90 feet of Lot 7 in Block K in Curtis and Ramsey's Addition to Council Bluffs, Pottawattamie County, Iowa</b>		<b>J</b>	<b>89,000.00</b>	<b>51,369.00</b>

Sub-Total > **89,000.00** (Total of this page)

Total > **89,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	<b>J</b>	<b>5.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking - Liberty Bank</b>	<b>J</b>	<b>140.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods</b>	<b>J</b>	<b>800.00</b>
		<b>Furniture (NFM)</b>	<b>J</b>	<b>100.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books, Pictures, Compact Disc and other Collectibles</b>	<b>J</b>	<b>10.00</b>
6. Wearing apparel.		<b>Clothing</b>	<b>J</b>	<b>60.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.		<b>Cameras</b>	<b>J</b>	<b>2.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

Sub-Total > **1,117.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.		<b>Old job owes for labor (uncollectable \$2,500)</b>	<b>H</b>	<b>0.00</b>
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1995 Nissan Pathfinder (included in mortgage payments)</b>	<b>J</b>	<b>3,500.00</b>
		<b>1984 Chevrolet Pick Up (high miliage)</b>	<b>J</b>	<b>200.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.	<b>X</b>			

Sub-Total > **3,700.00**  
(Total of this page)  
Total > **4,817.00**

Sheet **2** of **2** continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

*[Check one box]*

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
<b>Homestead: The South 90 feet of Lot 7 in Block K in Curtis and Ramsey's Addition to Council Bluffs, Pottawattamie County, Iowa</b>	<b>Iowa Code §§ 561.2, 561.16, 499A.18</b>	<b>37,631.00</b>	<b>89,000.00</b>
<b><u>Cash on Hand</u></b>			
<b>Cash</b>	<b>Iowa Code § 627.6(13)</b>	<b>5.00</b>	<b>5.00</b>
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>Checking - Liberty Bank</b>	<b>Iowa Code § 627.6(13)</b>	<b>140.00</b>	<b>140.00</b>
<b><u>Household Goods and Furnishings</u></b>			
<b>Household Goods</b>	<b>Iowa Code § 627.6(5)</b>	<b>800.00</b>	<b>800.00</b>
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
<b>Books, Pictures, Compact Disc and other Collectibles</b>	<b>Iowa Code § 627.6(3)</b>	<b>10.00</b>	<b>10.00</b>
<b><u>Wearing Apparel</u></b>			
<b>Clothing</b>	<b>Iowa Code § 627.6(1)</b>	<b>60.00</b>	<b>60.00</b>
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
<b>Cameras</b>	<b>Iowa Code § 627.6(2)</b>	<b>2.00</b>	<b>2.00</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>1995 Nissan Pathfinder (included in mortgage payments)</b>	<b>Iowa Code § 627.6(9)</b>	<b>3,500.00</b>	<b>3,500.00</b>
<b>1984 Chevrolet Pick Up (high milage)</b>	<b>Iowa Code § 627.6(9)</b>	<b>200.00</b>	<b>200.00</b>

Form B6D  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. <b>5106</b>			<b>Mortgage</b>					
<b>Creditor #: 1</b> <b>Liberty Bank</b> <b>5967 Ashworth Rd</b> <b>West Des Moines, IA 50266-7109</b>		<b>J</b>	<b>Homestead: The South 90 feet of Lot 7 in</b> <b>Block K in Curtis and Ramsey's Addition</b> <b>to Council Bluffs, Pottawattamie County,</b> <b>Iowa</b> <b>1995 Nissan Pathfinder</b>					
			Value \$ <b>89,000.00</b>				<b>51,369.00</b>	<b>0.00</b>
Account No.			<b>Purchase Money Security</b>					
<b>Creditor #: 2</b> <b>Nebraska Furniture Mart</b> <b>P.O. Box 3456</b> <b>Omaha, NE 68103-0456</b>		<b>J</b>	<b>Furniture (NFM)</b>					
			Value \$ <b>100.00</b>				<b>300.00</b>	<b>200.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal  
(Total of this page)

**51,669.00**

Total  
(Report on Summary of Schedules)

**51,669.00**

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>various accounts</b>  <b>Creditor #: 1</b> <b>Alegent Health Council Bluffs</b> <b>P.O. Box 1 C</b> <b>Council Bluffs, IA 51502</b>	<b>J</b>	<b>Medical Bill</b>				<b>2,553.34</b>
Account No.  <b>Representing:</b> <b>Alegent Health Council Bluffs</b>		<b>Alegent Health</b> <b>Mercy Hospital Council Bluffs</b> <b>2301 N 117th Ave #100</b> <b>Omaha, NE 68164-3483</b>				
Account No.  <b>Representing:</b> <b>Alegent Health Council Bluffs</b>		<b>NCP of Iowa</b> <b>P.O. Box 633758</b> <b>Cincinnati, OH 45263-3758</b>				
Account No. <b>1161</b>  <b>Creditor #: 2</b> <b>Bank of America</b> <b>P.O. Box 7047</b> <b>Dover, DE 19903-7047</b>	<b>H</b>	<b>Credit Card</b>				<b>1,501.58</b>
Subtotal (Total of this page)						<b>4,054.92</b>

13 continuation sheets attached

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Representing: Bank of America</b>		<b>Bank of America P.O. Box 1597 Norfolk, VA 23501</b>				
Account No.  <b>Representing: Bank of America</b>		<b>Bank of America P.O. Box 650260 Dallas, TX 75265-0260</b>				
Account No. <b>6774</b>  <b>Creditor #: 3 Capital One P.O. Box 85520 Richmond, VA 23285-5520</b>	<b>H</b>	<b>Credit Card</b>				<b>688.41</b>
Account No.  <b>Representing: Capital One</b>		<b>Capital One 4851 Cox Rd Glen Allen, VA 23060</b>				
Account No.  <b>Representing: Capital One</b>		<b>Capital One P.O. Box 25131 Richmond, VA 23276-0001</b>				
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page) 688.41</b>

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>Representing: Capital One</b>			<b>Capital One Services, Inc. 1957 Westmoreland Road Richmond, VA 23276-5617</b>			
Account No. <b>Creditor #: 4 City of Council Bluffs City Treasurer 209 Pearl St. Council Bluffs, IA 51503</b>		<b>J</b>	<b>Parking Tickets</b>			<b>20.00</b>
Account No. <b>Representing: City of Council Bluffs</b>			<b>General Service Bureau 8429 Blondo Street Omaha, NE 68134-6200</b>			
Account No. <b>Creditor #: 5 City of Council Bluffs Ambulance 227 S 6th St Council Bluffs, IA 51503</b>		<b>J</b>	<b>Medical Bill</b>			<b>50.00</b>
Account No. <b>Representing: City of Council Bluffs Ambulance</b>			<b>General Service Bureau 8429 Blondo Street Omaha, NE 68134-6200</b>			
Sheet no. <u>2</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>70.00</b>
Subtotal (Total of this page)						

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3253	J	Credit Card				5,167.85
Creditor #: 6 Direct Merchants Bank P.O. Box 105278 Atlanta, GA 30348-5278						
Account No.		Direct Merchants Bank Card Member Services P.O. Box 21222 Tulsa, OK 74121-1222				
Representing: Direct Merchants Bank						
Account No.		Direct Merchants Bank Payment Center P.O. Box 60019 City Of Industry, CA 91716-0019				
Representing: Direct Merchants Bank						
Account No. 8899	W	Credit Card				2,428.73
Creditor #: 7 Discover P.O. Box 30395 Salt Lake City, UT 84130-0395						
Account No.		Discover P.O. Box 15192 Wilmington, DE 19850-5192				
Representing: Discover						
Sheet no. 3 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						7,596.58

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4028</b> <b>Creditor #: 8</b> <b>Discover Financial Services</b> <b>248 Chapman Rd</b> <b>Newark, DE 19702-5425</b>	<b>J</b>	<b>Credit Card</b>				<b>2,458.89</b>
Account No. <b>Representing:</b> <b>Discover Financial Services</b>		<b>Discover</b> <b>P.O. Box 30395</b> <b>Salt Lake City, UT 84130-0395</b>				
Account No. <b>Representing:</b> <b>Discover Financial Services</b>		<b>Discover</b> <b>P.O. Box 15192</b> <b>Wilmington, DE 19850-5192</b>				
Account No. <b>Representing:</b> <b>Discover Financial Services</b>		<b>Discover</b> <b>P.O. Box 3008</b> <b>New Albany, OH 43054-3008</b>				
Account No. <b>Representing:</b> <b>Discover Financial Services</b>		<b>Discover Financial</b> <b>P.O. Box 15316</b> <b>Wilmington, DE 19850-5316</b>				
Sheet no. <b>4</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>2,458.89</b>

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. <b>7062</b>	<b>J</b>	<b>Credit Card</b>				<b>11,610.00</b>	
<b>Creditor #: 9</b> <b>Discover Financial</b> <b>248 Chapman Rd</b> <b>Newark, DE 19702-5425</b>							
Account No.		<b>Discover</b> <b>P.O. Box 15316</b> <b>Wilmington, DE 19850</b>					
<b>Representing:</b> <b>Discover Financial</b>							
Account No.		<b>Discover</b> <b>P.O. Box 30395</b> <b>Salt Lake City, UT 84130-0395</b>					
<b>Representing:</b> <b>Discover Financial</b>							
Account No.		<b>Discover</b> <b>P.O. Box 15192</b> <b>Wilmington, DE 19850-5192</b>					
<b>Representing:</b> <b>Discover Financial</b>							
Account No. <b>6421</b>	<b>J</b>	<b>Credit Card</b>				<b>279.37</b>	
<b>Creditor #: 10</b> <b>JC Penney</b> <b>P.O. Box 960001</b> <b>Orlando, FL 32896-0001</b>							
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>11,889.37</b>

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.	J	Medical Bill				287.06
Creditor #: 11 Jennie Edmundson PO Box 2C 933 Pierce Council Bluffs, IA 51502						
Account No.		General Service Bureau 8429 Blondo Street Omaha, NE 68134-6200				
Representing: Jennie Edmundson						
Account No.		Jennie Edmundson Nebraska Methodist Health Systems P.O. Box 2797 Omaha, NE 68103-2797				
Representing: Jennie Edmundson						
Account No.		Physicians Clinic P.O. Box 3755 Omaha, NE 68103-0755				
Representing: Jennie Edmundson						
Account No. 0254	J	Credit Card				3,640.00
Creditor #: 12 Menards 90 Christina Rd New Castle, DE 19720-3118						
Sheet no. 6 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,927.06

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Representing: Menards</b>		<b>Menards P.O. Box 703 Wood Dale, IL 60191-0703</b>				
Account No. <b>Representing: Menards</b>		<b>Menards Retail Services Dept. 7680 Carol Stream, IL 60116-7680</b>				
Account No. <b>Representing: Menards</b>		<b>Menards Retail Services P.O. Box 15521 Wilmington, DE 19850-5521</b>				
Account No. <b>Creditor #: 13 Midwest Pathology P.O. Box 4907 Omaha, NE 68104-4907</b>	<b>J</b>	<b>Medical Bill</b>				<b>41.00</b>
Account No. <b>Creditor #: 14 NCP of Iowa P.O. Box 633758 Cincinnati, OH 45263</b>	<b>J</b>	<b>Medical Bill</b>				<b>362.00</b>
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b> <b>403.00</b>

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Creditor #: 15 Blaze Nunze 1015 7th Ave Council Bluffs, IA 51501</b>	<b>J</b>	<b>Loan</b>				<b>6,000.00</b>
Account No. <b>Creditor #: 16 Radiology Consultants PO Box 451179 Omaha, NE 68145</b>	<b>J</b>	<b>Medical Bill</b>				<b>173.00</b>
Account No. <b>Representing: Radiology Consultants</b>		<b>Merchant Credit Adjusters Inc 6818 Grover #200 Omaha, NE 68106-3606</b>				
Account No. <b>Representing: Radiology Consultants</b>		<b>Radiology Consultants P.O. Box 4460 Omaha, NE 68104-0460</b>				
Account No. <b>Creditor #: 17 Patricia Richardson 4308 Main St P.O. Box 112 Council Bluffs, IA 51503</b>	<b>J</b>	<b>personal loan</b>				<b>700.00</b>
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>6,873.00</b>

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1829	J		Credit Card				1,127.00
Creditor #: 18 Sams Club P.O. Box 103036 Roswell, GA 30076							
Account No.			Sam' Club P.O. Box 981400 El Paso, TX 79998				
Representing: Sams Club							
Account No.			Sam's Club P.O. Box 530942 Atlanta, GA 30353-0942				
Representing: Sams Club							
Account No. 8967	W		Credit Card				8,147.00
Creditor #: 19 Sears 13200 Smith Road Cleveland, OH 44130							
Account No.			Sears P.O. Box 6564 NV 89901-6564				
Representing: Sears							
Sheet no. 9 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							9,274.00

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Representing: Sears</b>		<b>Sears P.O. Box 6922 The Lakes, NV 88901-6922</b>				
Account No.  <b>Representing: Sears</b>		<b>Sears/Citibank 8725 W Sahara Ave The Lakes, NV 89163</b>				
Account No. <b>0403</b>  <b>Creditor #: 20 Sutherlands P.O. Box 276 Dayton, OH 45401-0276</b>	<b>J</b>	<b>Credit Card</b>				<b>221.00</b>
Account No.  <b>Representing: Sutherlands</b>		<b>GE Money Bank P.O. Box 6150 Rapid City, SD 57709-6150</b>				
Account No.  <b>Representing: Sutherlands</b>		<b>Sutherlands GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061</b>				
Sheet no. <b>10</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>221.00</b>

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. <b>7405</b>	<b>W</b>	<b>Credit Card</b>				<b>4,370.61</b>	
<b>Creditor #: 21</b> <b>Target National Bank</b> <b>P.O. Box 59317</b> <b>Minneapolis, MN 55459-0317</b>							
Account No.		<b>Target National Bank</b> <b>Credit Services</b> <b>P.O. Box 702</b> <b>Minneapolis, MN 55440-0702</b>					
<b>Representing:</b> <b>Target National Bank</b>							
Account No.		<b>Target National Bank</b> <b>3901 West 53rd St</b> <b>Sioux Falls, SD 57106-4216</b>					
<b>Representing:</b> <b>Target National Bank</b>							
Account No. <b>1014</b>	<b>J</b>	<b>Credit Card</b>				<b>7,068.58</b>	
<b>Creditor #: 22</b> <b>US Bank</b> <b>P.O. Box 790408</b> <b>Saint Louis, MO 63179-0408</b>							
Account No.	<b>J</b>	<b>Account</b>				<b>122.05</b>	
<b>Creditor #: 23</b> <b>Verizon Wireless</b> <b>P.O. Box 790422</b> <b>Saint Louis, MO 63179-0422</b>							
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>11,561.24</b>

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Representing: Verizon Wireless</b>		<b>Alliance One P.O. Box 3102 Southeastern, PA 19398-3102</b>				
Account No.  <b>Representing: Verizon Wireless</b>		<b>Alliance One 1684 Woodlands Dr #150 Maumee, OH 43537</b>				
Account No. <b>9350</b>  <b>Creditor #: 24 Walmart P.O. Box 981064 El Paso, TX 79998-1064</b>	<b>W</b>	<b>Credit Card</b>				<b>1,570.00</b>
Account No.  <b>Representing: Walmart</b>		<b>CSC Credit Services P.O. Box 619044 Dallas, TX 75261-9044</b>				
Account No.  <b>Representing: Walmart</b>		<b>Walmart P.O. Box 960023 Orlando, FL 32896-0023</b>				
Sheet no. <u>12</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>1,570.00</b>

Form B6F - Cont.  
(12/03)

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>4162</b>  <b>Creditor #: 25</b> <b>Wells Fargo Financial</b> <b>3201 N 4th</b> <b>Sioux Falls, SD 57104-0700</b>	<b>J</b>	<b>Credit Card</b>				<b>5,031.00</b>
Account No.  <b>Representing:</b> <b>Wells Fargo Financial</b>		<b>Wells Fargo</b> <b>P.O. Box 5943</b> <b>Sioux Falls, SD 57117-5943</b>				
Account No.  <b>Representing:</b> <b>Wells Fargo Financial</b>		<b>Wells Fargo Financial</b> <b>P.O. Box 98751</b> <b>Las Vegas, NV 89193-8751</b>				
Account No.						
Account No.						
Sheet no. <b>13</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>5,031.00</b>
(Report on Summary of Schedules)						<b>Total</b> <b>65,618.47</b>

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **Clifford Weldon Gustin,  
Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

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NAME AND ADDRESS OF CODEBTOR

---

NAME AND ADDRESS OF CREDITOR

---

0 continuation sheets attached to Schedule of Codebtors

In re **Clifford Weldon Gustin**  
**Linda Ann Gustin**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP <b>None.</b>	AGE
<b>EMPLOYMENT</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Driver</b>	<b>Cutter Operator</b>
Name of Employer	<b>Cohron Ready Mix</b>	<b>American Games, Inc.</b>
How long employed	<b>1 yr</b>	<b>4 months</b>
Address of Employer		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ <u>2,487.33</u>	\$ <u>1,729.87</u>
\$ <u>495.00</u>	\$ <u>0.00</u>
\$ <u>2,982.33</u>	\$ <u>1,729.87</u>

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) United Way  
Uniforms

\$ <u>779.91</u>	\$ <u>395.44</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>4.33</u>	\$ <u>0.00</u>
\$ <u>17.90</u>	\$ <u>0.00</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>802.14</u>	\$ <u>395.44</u>
\$ <u>2,180.19</u>	\$ <u>1,334.43</u>

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance (Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

TOTAL MONTHLY INCOME

\$ <u>2,180.19</u>	\$ <u>1,334.43</u>
--------------------	--------------------

TOTAL COMBINED MONTHLY INCOME

\$ 3,514.62

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**Debtor is 58 years old and joint debtor 57 years old and in poor health, taking up to 12 medications. Debtors vehicles are vintage 1995 and 1984 and may need replacement. Overtime is seasonal and will begin to taper off in early November.**

In re Clifford Weldon Gustin  
Linda Ann Gustin Debtor(s) Case No. \_\_\_\_\_

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>650.00</u>
Are real estate taxes included?	Yes <u>    </u> No <u>X</u>	
Is property insurance included?	Yes <u>    </u> No <u>X</u>	
Utilities:		
Electricity and heating fuel		\$ <u>168.00</u>
Water and sewer		\$ <u>80.00</u>
Telephone		\$ <u>75.00</u>
Other <u>cable</u>		\$ <u>55.00</u>
Home maintenance (repairs and upkeep)		\$ <u>50.00</u>
Food		\$ <u>550.00</u>
Clothing		\$ <u>75.00</u>
Laundry and dry cleaning		\$ <u>35.00</u>
Medical and dental expenses		\$ <u>700.00</u>
Transportation (not including car payments)		\$ <u>364.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>50.00</u>
Charitable contributions		\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$ <u>47.55</u>
Life		\$ <u>0.00</u>
Health		\$ <u>0.00</u>
Auto		\$ <u>61.13</u>
Other		\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>See Detailed Expense Attachment</u>		\$ <u>138.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto		\$ <u>0.00</u>
Other <u>Nebraska Furniture Mart</u>		\$ <u>42.00</u>
Other		\$ <u>0.00</u>
Other		\$ <u>0.00</u>
Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
Other <u>Unexpected Expenses</u>		\$ <u>75.00</u>
Other		\$ <u>0.00</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>		<b>\$ <u>3,215.68</u></b>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$ <u>N/A</u>
B. Total projected monthly expenses		\$ <u>N/A</u>
C. Excess income (A minus B)		\$ <u>N/A</u>
D. Total amount to be paid into plan each	_____	\$ <u>N/A</u>
	(interval)	

In re Clifford Weldon Gustin  
Linda Ann Gustin Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

**Detailed Expense Attachment**

**Specific Tax Expenditures:**

<u>Tax and license of vehicle</u>	\$	<u>70.00</u>
<u>Property Tax</u>	\$	<u>68.00</u>
<u>Total Tax Expenditures</u>	\$	<u>138.00</u>

**United States Bankruptcy Court  
Southern District of Iowa**

In re Clifford Weldon Gustin  
Linda Ann Gustin Debtor(s) Case No. \_\_\_\_\_  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date October 12, 2005 Signature /s/ Clifford Weldon Gustin  
Clifford Weldon Gustin  
Debtor

Date October 12, 2005 Signature /s/ Linda Ann Gustin  
Linda Ann Gustin  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Form 7  
(12/03)

**United States Bankruptcy Court  
Southern District of Iowa**

In re **Clifford Weldon Gustin  
Linda Ann Gustin**

Debtor(s)

Case No.  
Chapter

**7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
<b>\$26,671.92</b>	<b>Husband Year to Date</b>
<b>\$30,793.58</b>	<b>2004</b>
<b>\$22,965.15</b>	<b>2003</b>
<b>\$13,953.29</b>	<b>Wife Year to Date</b>
<b>\$19,072.73</b>	<b>2004</b>
<b>\$15,272.37</b>	<b>2003</b>

## 2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$1,700.00</b>	<b>Wife Unemployment YTD</b>

## 3. Payments to creditors

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Liberty Bank 5967 Ashworth Rd West Des Moines, IA 50266-7109</b>	<b>3 Payments X \$650</b>	<b>\$1,950.00</b>	<b>\$51,000.00</b>

None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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## 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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## 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Pollak & Hicks P.C. 216 Overland Wolf Centre 6910 Pacific St #216 Omaha, NE 68106		\$600.00

## 10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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# 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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# 12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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# 13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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# 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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# 15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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# 16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

# **17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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# **18 . Nature, location and name of business**

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **October 12, 2005**

Signature **/s/ Clifford Weldon Gustin**  
**Clifford Weldon Gustin**  
Debtor

Date **October 12, 2005**

Signature **/s/ Linda Ann Gustin**  
**Linda Ann Gustin**  
Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8  
(12/03)

**United States Bankruptcy Court  
Southern District of Iowa**

In re **Clifford Weldon Gustin  
Linda Ann Gustin**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

**Description of Property**  
**-NONE-**

**Creditor's name**

*b. Property to Be Retained*

*[Check any applicable statement.]*

Property is	Property will be	Debt will be
claimed as	redeemed	reaffirmed
exempt	pursuant to 11	pursuant to 11
	U.S.C. § 722	U.S.C. § 524(c)

**Debtor will retain collateral and continue to make regular payments.**

- |    |  |  |
|----|--|--|
| 1. | Description of Property<br><b>Homestead: The South 90 feet of Lot 7 in Block K in Curtis and Ramsey's Addition to Council Bluffs, Pottawattamie County, Iowa</b> | Creditor's Name<br><b>Liberty Bank</b> |
|----|--|--|

- |    |   |                                |
|----|---|--------------------------------|
| 2. | <b>1995 Nissan Pathfinder</b><br><b>Furniture (NFM)</b> | <b>Nebraska Furniture Mart</b> |
|----|---|--------------------------------|

**Debtor will retain collateral and continue to make regular payments.**

Official Form 8  
(12/03)

In re Clifford Weldon Gustin  
Linda Ann Gustin Debtor(s) Case No. \_\_\_\_\_

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Date October 12, 2005

Signature /s/ Clifford Weldon Gustin  
Clifford Weldon Gustin  
Debtor

Date October 12, 2005

Signature /s/ Linda Ann Gustin  
Linda Ann Gustin  
Joint Debtor

United States Bankruptcy Court  
Southern District of Iowa

In re **Clifford Weldon Gustin**  
**Linda Ann Gustin**

Debtor(s)

Case No.

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>600.00</u>
Prior to the filing of this statement I have received.....	\$	<u>600.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 209.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  
b. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 12, 2005

/s/ Oliver B. Pollak

Oliver B. Pollak  
Pollak & Hicks P.C.  
216 Overland Wolf Centre  
6910 Pacific St #216  
Omaha, NE 68106  
(402) 345-1717 Fax: (402) 444-1724

**United States Bankruptcy Court  
Southern District of Iowa**

In re Clifford Weldon Gustin  
Linda Ann Gustin Debtor(s) Case No. \_\_\_\_\_  
Chapter 7

**VERIFICATION OF MASTER ADDRESS LIST  
ON PAPER (CREDITOR MATRIX)**

I (we) declare under penalty of perjury that I (we) have read the attached Master Address List (creditor matrix), consisting of 5 pages, and that it is true and correct to the best of my (our) knowledge, information, and belief.

Date: October 12, 2005 /s/ Clifford Weldon Gustin  
**Clifford Weldon Gustin**  
Signature of Debtor

Date: October 12, 2005 /s/ Linda Ann Gustin  
**Linda Ann Gustin**  
Signature of Debtor

VER\_MTRX (Rev. 04/00)

Iowa Department of Revenue  
Accounts Receivable  
Hoover State Office Building  
Des Moines, IA 50309

Alegent Health  
Mercy Hospital Council Bluffs  
2301 N 117th Ave #100  
Omaha, NE 68164-3483

Alegent Health Council Bluffs  
P.O. Box 1 C  
Council Bluffs, IA 51502

Alliance One  
P.O. Box 3102  
Southeastern, PA 19398-3102

Alliance One  
1684 Woodlands Dr #150  
Maumee, OH 43537

Bank of America  
P.O. Box 7047  
Dover, DE 19903-7047

Bank of America  
P.O. Box 1597  
Norfolk, VA 23501

Bank of America  
P.O. Box 650260  
Dallas, TX 75265-0260

Capital One  
P.O. Box 85520  
Richmond, VA 23285-5520

Capital One  
4851 Cox Rd  
Glen Allen, VA 23060

Capital One  
P.O. Box 25131  
Richmond, VA 23276-0001

Capital One Services, Inc.  
1957 Westmoreland Road  
Richmond, VA 23276-5617

City of Council Bluffs  
City Treasurer  
209 Pearl St.  
Council Bluffs, IA 51503

City of Council Bluffs Ambulance  
227 S 6th St  
Council Bluffs, IA 51503

CSC Credit Services  
P.O. Box 619044  
Dallas, TX 75261-9044

Direct Merchants Bank  
P.O. Box 105278  
Atlanta, GA 30348-5278

Direct Merchants Bank  
Card Member Services  
P.O. Box 21222  
Tulsa, OK 74121-1222

Direct Merchants Bank  
Payment Center  
P.O. Box 60019  
City Of Industry, CA 91716-0019

Discover  
P.O. Box 30395  
Salt Lake City, UT 84130-0395

Discover  
P.O. Box 15192  
Wilmington, DE 19850-5192

Discover  
P.O. Box 3008  
New Albany, OH 43054-3008

Discover  
P.O. Box 15316  
Wilmington, DE 19850

Discover Financial  
P.O. Box 15316  
Wilmington, DE 19850-5316

Discover Financial Services  
248 Chapman Rd  
Newark, DE 19702-5425

Discover Finanical  
248 Chapman Rd  
Newark, DE 19702-5425

GE Money Bank  
P.O. Box 6150  
Rapid City, SD 57709-6150

General Service Bureau  
8429 Blondo Street  
Omaha, NE 68134-6200

JC Penney  
P.O. Box 960001  
Orlando, FL 32896-0001

Jennie Edmundson  
PO Box 2C  
933 Pierce  
Council Bluffs, IA 51502

Jennie Edmundson  
Nebraska Methodist Health Systems  
P.O. Box 2797  
Omaha, NE 68103-2797

Liberty Bank  
5967 Ashworth Rd  
West Des Moines, IA 50266-7109

Menards  
90 Christina Rd  
New Castle, DE 19720-3118

Menards  
P.O. Box 703  
Wood Dale, IL 60191-0703

Menards  
Retail Services  
Dept. 7680  
Carol Stream, IL 60116-7680

Menards  
Retail Services  
P.O. Box 15521  
Wilmington, DE 19850-5521

Merchant Credit Adjusters Inc  
6818 Grover #200  
Omaha, NE 68106-3606

Midwest Pathology  
P.O. Box 4907  
Omaha, NE 68104-4907

NCP of Iowa  
P.O. Box 633758  
Cincinnati, OH 45263

NCP of Iowa  
P.O. Box 633758  
Cincinnati, OH 45263-3758

Nebraska Furniture Mart  
P.O. Box 3456  
Omaha, NE 68103-0456

Blaze Nunze  
1015 7th Ave  
Council Bluffs, IA 51501

Physicians Clinic  
P.O. Box 3755  
Omaha, NE 68103-0755

Radiology Consultants  
PO Box 451179  
Omaha, NE 68145

Radiology Consultants  
P.O. Box 4460  
Omaha, NE 68104-0460

Patricia Richardson  
4308 Main St  
P.O. Box 112  
Council Bluffs, IA 51503

Sam' Club  
P.O. Box 981400  
El Paso, TX 79998

Sam's Club  
P.O. Box 530942  
Atlanta, GA 30353-0942

Sams Club  
P.O. Box 103036  
Roswell, GA 30076

Sears  
13200 Smith Road  
Cleveland, OH 44130

Sears  
P.O. Box 6564  
NV 89901-6564

Sears  
P.O. Box 6922  
The Lakes, NV 88901-6922

Sears/Citibank  
8725 W Sahara Ave  
The Lakes, NV 89163

Sutherlands  
P.O. Box 276  
Dayton, OH 45401-0276

Sutherlands  
GE Money Bank  
P.O. Box 960061  
Orlando, FL 32896-0061

Target National Bank  
P.O. Box 59317  
Minneapolis, MN 55459-0317

Target National Bank  
Credit Services  
P.O. Box 702  
Minneapolis, MN 55440-0702

Target National Bank  
3901 West 53rd St  
Sioux Falls, SD 57106-4216

US Bank  
P.O. Box 790408  
Saint Louis, MO 63179-0408

Verizon Wireless  
P.O. Box 790422  
Saint Louis, MO 63179-0422

Walmart  
P.O. Box 981064  
El Paso, TX 79998-1064

Walmart  
P.O. Box 960023  
Orlando, FL 32896-0023

Wells Fargo  
P.O. Box 5943  
Sioux Falls, SD 57117-5943

Wells Fargo Financial  
3201 N 4th  
Sioux Falls, SD 57104-0700

Wells Fargo Financial  
P.O. Box 98751  
Las Vegas, NV 89193-8751